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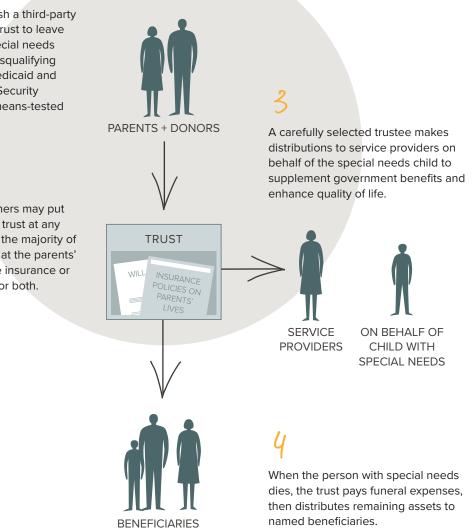
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Parents establish a third-party special needs trust to leave money to a special needs child without disqualifying the child for Medicaid and Supplemental Security Income (both means-tested programs).

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Parents and others may put money into the trust at any time. However, the majority of funding comes at the parents' deaths from life insurance or an inheritance or both.





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